Form PTO-14	<u> </u>		DEPARTMENT OF COMMERCE IT AND TRADEMARK OFFICE	ATTY. DOCKET N	ŅO.		SERIAL NO. 09/669,335					
	LIST OF ART CITED (Use several sheets			CANT	APPLICANT Sines et al.							
1 267 .	2002		.,	FILING DATE September 25, 2000			GROUP 0 3625					
THAU	REC	/		U.S. PATENT DOCUMENTS								
*Examiner Initial		Document Number	Date	Name		Class	Subclass	Filing If Appro				
21/	AA	6,351,739 B1	02/2002	Egendorf		705	40	-				
	AB	6,332,134 B1	12/2001	Foster	705	39						
	AC	6,267,292 B1	07/2001	Walker et al.		235	379					
	AD	6,226,624 B1	05/2001	Watson et al.		705	44					
	AE	5,991,750	11/1999	Watson		705	44					
	AF	5,903,721	05/1999	Sixtus		395	187.01					
	AG	5,870,723	02/1999	Pare, Jr. et al.		705	39					
	АН	5,838,812	11/1998	Pare, Jr. et al.		382	115					
	AI	5,826,245	10/1998	Sandberg-Diment	705	44						
	ĹΑ	5,805,719	09/1998	Pare, Jr. et al.	7	382	115					
8/1 h	AK	5,793,028	08/1998	Wagener et al.		235	380					
	FOREIGN PATENT DOCUMENTS											
		Document Number	Date Country			Class	Subclass	Trans Yes	lation No			
	AL							103	110			
	AM											
	AN											
	AO	O.T.	uen peeene	NCES (including Author Title Date	Destinant David Fra							
	[01.	HER KEFEKE	NCES (including Author, Title, Date	, retunent rages, Etc.,	•						
	AP								-			
					<u>-</u>	<u></u>		I OPER TO				
	AQ					ME	した	VE)			
		SEP 1 7 2002										
	AR				:	GR	OUF	r.)—			
					· ·			~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	· 🗑			
	AS					_						
						_						
EXAMINER		An	11	DATE CONSIDER	RED 8/2	5/03	3					
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not												
considered. Include copy of this form with next communication to applicant.												

ATTY. DOCKET NO. CA67-006 Form PTO-1449 S. DEPARTMENT OF COMMERCE SERIAL NO. 09/669,335 ATENT AND TRADEMARK OFFICE LIST OF ART CIFED BY APPLICANT APPLICANT Sines et al. (Use several sheets if necessary) FILING DATE GROUP September 25, 2000 U.S. PATENT DOCUMENTS Document Class Subclass Filing Date Name Number If Appropriate US 2001/0034724 A1 78 10/25/01 Theime 705 01/22/2001 ΑB АC AD ΑE ΑF AG ΑH ΑI ΑJ ΑK FOREIGN PATENT DOCUMENTS Document Class Subclass Country Translation Number Yes ΑL AM AN ΑO OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, Etc.) ΑP AQ AS DATE CONSIDERED **EXAMINER** *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Sheet I of 4 U.S. DEPARTMENT OF COMMERCE ATTY. DOCKET NO. SERIAL NO. PATENT AND TRADEMARK OFFICE CA67-006 09/669,335 ST OF ART CITED BY APPLICANT APPLICANT Sines et al. (Use several sheets if necessary) FILING DATE GROUP September 25, 2000 2161 U.S. PATENT DOCUMENTS Date *Examiner Document Class Subclass Name Filing Date Initial Number If Appropriate AA ΑB FOREIGN PATENT DOCUMENTS Document Date Country Class Subclass Translation Number Yes No AC ΑD OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, Etc.) ΑE "ID Theft: When Bad Things Happen to Your Good Name", Federal Trade Commission [online], August 2000, [retrieved on July 24, 2000] Retrieved from the Internet: <URL: http://www.ftc.gov/bcp/conline/pubs/credit/idtheft.htm> pages. 1-22. ΑF "Privacy Statement", eCharge [online], [retrieved on July 24, 2000] Retrieved from the Internet: <URL: http://www.echarge.com/corporate/privacy.htm> 41 pages. AG "What is..", eCash [online], {retrieved on May 9, 2000} Retrieved from the Internet: >URL: http://www.ecash.com/whatzecash.htm> 2 pages ΑH BAKER, SHARON, "eCash raising bankroll for online payment bid", Puget Sound Business Journal, March 24-30, 2000, pg. 4. COHAN, PETER S., "Poking Holes in IPin", The Industry Standard, April 2000, pgs. 204, 207, 149, 199. ΑJ BOYLE, Alan, "2 arresteed in online credit card case", MSNBC News [online], [retrieved on April 24, 2000] Retrieved from the Internet: < URL: http://www.msnbc.com/msn/386402.asp> pages 1-3 ΑK "Security", BankNet 4.0 - Security FAQ [online], [retrieved on December 10, 1999] Retrieved from the Internet: <URL: http://emiratesbank.com/banknet/security.htm> pages 1-9 1999 CSI/FBI Survey, 1999 by Computer Security Institute, 14 pages

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

DATE CONSIDERED

8/25/03

-61	<u> </u>									
7		10/A			DEPARTMENT OF COMMERCE ENT AND TRADEMARK OFFICE	ATTY. DOCKET NO CA67-006	э.		RIAL NO. 569,335	
JAN 1	1 200		T OF ART CITED (Use several sheets		CANT	APPLICANT Sines et al.				
JAN I	DEMARY		·			FILING DATE September 25, 2000		GR0 2161	OUP 1	
	-				U.S. PATENT DOCUMENTS					
*Examiner Initial		Docu Num	cument nber	Date Name		Class		Subclass		g Date ropriate
	АА									
	AB									
		_			FOREIGN PATENT DOCUMENT	TS				
			cument	Date	Country		Class	Subclass	Tran	ıslation
		Num	iber				<u> </u>		Yes	No
	AC									
	AD		!	<u> </u>				<u> </u>		<u> </u>
			то	THER REFER	ENCES (including Author, Title, Date,	, Pertinent Pages, Etc.)				
<u> </u>	AE		KORNBLUM, JAN	ET, "Cybershoj	ppers get new credit cards after hacking	g", USA Today, Money,↓	January 20, 2	2000, 1 page.		
Mil#		i								
	AF		CONTENT, THOM	AS, "Buyer be	ware' also applies to Web", USA Today	y, December 10, 1999, 1	page.			
		_								
	AG	<u></u>	SMITH, GEOFFRE	Y, "Perspective	e* Business Week Online. Business We	ek e.biz. [online], Janua	ary 3, 2000, [1	retrieved on J	anuary 26, 2000)].
			Retrieved from the I	nternet: <ur!< td=""><td>L: http://www.businessweek.com/ebiz/</td><td>0001/ep0103.htm>, 3 pa</td><td>ges.</td><td></td><td></td><td></td></ur!<>	L: http://www.businessweek.com/ebiz/	0001/ep0103.htm>, 3 pa	ges.			
	АН	<u></u>	GRANT, LORRIE,	"Checks take fi	irst steps onto Internet", USA Today [or	nline), December 10, 19	99, {retrieved	i on Decembe	:r 17, 1999] Ret	trieved from
			the Internet: <url< td=""><td>.: http://www.ur</td><td>ssatoday.com/life/cyber/tech/ctg868.htm</td><td>>. 2 pages</td><td></td><td></td><td></td><td></td></url<>	.: http://www.ur	ssatoday.com/life/cyber/tech/ctg868.htm	>. 2 pages				
	AI	<u> </u>	KROCHMAL, MO,	"Cashless In No	lew York City", TechWeb, October 2, 19	997. [retrieved on Decer	nber 17, 1999	9] Retrieved	from the Interne	et: <url:< td=""></url:<>
		<u> </u>	http://www.techweb.c	com/wire/news/	/1997/10/1002smart.html>. 2 pages.					
	٨١	 	"A brave new cashles	is world", 2 page	es.					
										
\int	AK		"Towards a Cashless	Society: Electr	ronic Wallets" [retrieved on December	19, 1999] 1 page.				
MI	AL	i	"Who We Are", Visa	[online] 1996-	2000 [retrieved on February 6, 2000] R	tetrieved from the Interr	net: <url:< td=""><td></td><td></td><td></td></url:<>			
9/1//		<u> </u>	http://www.visa.com/s							
EXAMINER		1		 	DATE CONSIDERE					
	<u> </u>	<u>/</u> _	<u> </u>	<u> </u>		8/25/0	<u>13</u>			
			ce considered, whether or	r not citation is	in conformance with MPEP 609; Draw	line through citation if t	not in confor	mance and no	nt considered. It	nclude

	0	PA								She	eet 3 of 4	
<u> </u>			3014			DEPARTMENT OF COMMERCE ENT AND TRADEMARK OFFICE	ATTY. DOCKET NO	0.		SERIAL NO. 09/669,335		
JAN 1 1 2001 UST OF ART CITED BY APPLICANT (Use several sheets if necessary) APPLICANT Sines et al. FILING DATE September 25, 2000 U.S. PATENT DOCUMENTS												
18.00	TRAD	EMARK	della	(000 0000000000000000000000000000000000	,,	FILING DATE GROUP September 25, 2000 2161						
						U.S. PATENT DOCUMENTS						
*Exami Initi			Doc: Num	iment ber	Date	Name		Subclass	ubclass Filing Date If Appropriate			
		AA										
		ΑВ									_	
		,				FOREIGN PATENT DOCUMEN	TS					
			Docu	iment ber	Date	Country		Class	Subclass	Translation		
		AC					· · · · · · · · · · · · · · · · · · ·			Yes	No	
		AD										
				то	HER REFER	ENCES (including Author, Title, Date	, Pertinent Pages, Etc.)					
- A.		AE		"Internet Shopping",	Visa (online) 1	996-2000 [retrieved on February 5, 200	00] Retrieved from the I	nternet: <u< td=""><td>RL:</td><td></td><td></td></u<>	RL:			
	1.			http://www.visa.com/	nt/ecomm/secu	rity/set.html> pages. 1-4.						
		AF		"Introduction", Visa [online] 1996-2000 [retrieved on February 6, 2000] Retrieved from the Internet: <url: http:="" intro_l.html="" no_shock="" nt="" sec="" www.visa.com=""> pages 1, 2 and 1- 3.</url:>								
		AG		"After Three Decades, our Name is Known Around the World" 'About Our Company: Corporate Overview', Mastercard [online] [retrieved on Febru								
				6, 2000] Retrieved fi	6, 2000] Retrieved from the Internet: <url: about="" corp="" http:="" www.mastercard.com=""></url:> pages 1, 2.							
	•	АН		"Hang Seng Bank to Launch Hong Kong's First E-Shopping Mastercard" 'About Our Company: Press Office', Mastercard [online] [retrieved on								
				February 6, 2000] Retrieved from the Internet: <url: about="" http:="" index.cgi?id="262" press="" www.mastercard.com=""> 2 pages.</url:>								
		ΑI		"About Cybank" Cyb	ank [online], [r	etrieved on December 17, 1999] Retri	eved from the Internet:	<url: http<="" td=""><td>o://www.cybank.</td><td>net/aboutcyb.</td><td>htm></td></url:>	o://www.cybank.	net/aboutcyb.	htm>	
				pages 1-6.								
		ΑJ		"Media Release" Cyb	ank News [onli	ine], [retrieved on December 17, 1999]	Retrieved from the Inte	ernet: <ur< td=""><td>L:</td><td></td><td></td></ur<>	L:			
				http://www.cybank.ne	t/press_rel.htπ	1> pages 1, 2.						
		AK		"Introducing the Insta	Buy Service" '	Universal Single Click Shopping!', Cybe	erCash [online] 1999 [re	trieved on De	ecember 24, 199	9] Retrieved	from the	
				Internet: <url: ht<="" td=""><td>tp://www.cyber</td><td>cash.com/instabuy/what.litml> 4 page</td><td>s.</td><td></td><td></td><td></td><td></td></url:>	tp://www.cyber	cash.com/instabuy/what.litml> 4 page	s.					
الم	11	AL		"Introducing the Insta	Buy Service" 'I	Universal Single Click Shopping!', Cybe	erCash [online] 1999 (re	trieved on De	ecember 24, 199	9] Retrieved	from the	
4	4			Internet: <url: ht<="" td=""><td>tp://www.cyber</td><td>cash.com/instabuy/advantages.html></td><td>l page.</td><td></td><td></td><td>30.</td><td></td></url:>	tp://www.cyber	cash.com/instabuy/advantages.html>	l page.			30.		
EXAMI	NER	gl		3/1	$\overline{}$	DATE CONSIDERE	ED 8/25	-/07				
*EXAM	IINER:	Initial if : n with nex	reference	considered, whether or nication to applicant.	not citation is	in conformance with MPEP 609; Draw			mance and not	considered. In	nclude	

010												
144	,	<u>ड</u> ी			DEPARTMENT OF COMMERCE NT AND TRADEMARK OFFICE	ATTY. DOCKET NO CA67-006	D.		SER1/ 09/669	AL NO. ,335		
JAN 1	1 2001 . č	LIST	T OF ART CITED (Use several sheets	APPLICANT Sines et al.								
JAN 1	INK OFFI	/ 				FILING DATE September 25, 2000			GROUP 2161			
					U.S. PATENT DOCUMENTS							
*Examiner Initial		Docu Num	ument ber	Date Name		Class		Subclass		Filing Date If Appropriate		
	AA											
	АВ											
					FOREIGN PATENT DOCUMEN	TS						
			ıment	Date	Country		Class	Subo	lass	Translation		
		Num	ber							Yes No		
	AC							<u> </u>				
	AD	L	ОТ	HER REFERI	ENCES (including Author, Title, Date	, Pertinent Pages, Etc.)					<u> </u>	
	AE		"Introducing the Inst	aBuy Service" '	Universal Single Click Shopping!', Cyb	erCash (online) 1999 (re	trieved on De	ecembe	т 24, 199	99] Retrieved	from the	
11/4		·	Internet: <url: http:="" instabuy="" value.html="" www.cybercash.com=""> 1 page.</url:>									
	AF				asy and Safe Buying Solution to Online on', CyberCash [online] 1999 [retrieve						st E-	
			http://www.cybercash.com/cybercash/company/news/releases/1998/98august19aw.html> pages 1-3									
	AG		"Introducing the Inst	aBuy Service" 'I	Universal Single Click Shopping!', Cyb	erCash [online] 1999 [re	trieved on De	ecembe	r 24, 199	9] Retrieved	from the	
			Internet: <url: ht<="" td=""><td colspan="8">: http://www.cybercash.com/instabuy/list.html> 3 pages .</td></url:>	: http://www.cybercash.com/instabuy/list.html> 3 pages .								
2///	AH "The Widening World of Wireless" [retrieved on September 6, 2000] 4 pages											
110												
	AI				····							
	ΔJ				· · · · · · · · · · · · · · · · · · ·	-						
	AK											
		-										
	AL										_	
		-		,			· · · <u>-</u>					
EXAMINER		1			DATE CONSIDER	ED 8/2	5/0					
			e considered, whether or unication to applicant.	not citation is	in conformance with MPEP 609; Draw		-/		and not	considered. In	nclude	